

1988

Crisis of Homelessness: Contributing Factors and Means to Amelioration

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CRISIS OF HOMELESSNESS: CONTRIBUTING FACTORS
AND MEANS TO AMELIORATION

BY

M. JULIA M. IACONO

A RESEARCH PROJECT SUBMITTED IN
PARTIAL FULFILLMENT OF THE REQUIREMENTS
FOR THE DEGREE AND MASTER OF
COMMUNITY PLANNING

UNIVERSITY OF RHODE ISLAND

1988

MASTER OF COMMUNITY PLANNING
RESEARCH PROJECT
OF
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DEDICATION

To my parents, Dr. Vincent I. MacAndrew and K. Marie MacAndrew, thank you for your wisdom and emphasizing the importance of a good education. To my mother-in-law, Nell Iacono, thank you for helping me to realize the importance of finishing my degree at the University. To my Grandparents, William and Mary MacAndrew and William and Katherine Horan, who are all no longer with me but in my heart, I thank for working hard all their lives and teaching me that "strength develops out of adversity," and to my brother Dr. Vincent I. MacAndrew, Jr. who showed that it can be done. I also want to thank my brother Joseph MacAndrew, my sister Deirdere MacAndrew and my brother William MacAndrew for all their assistance and moral support over the past twenty-six years.

Most importantly, I want to thank my husband Frank Iacono who means everything to me and without his patience and understanding I would not have finished my degree.

ACKNOWLEDGEMENTS

I would like to thank the members of my thesis committee, Farhad Atash, Howard Foster, and Linda Barden for sharing much of their knowledge and time with me. Finally, I would like to thank all of the CPAD staff for assisting me in my endeavors.

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INTRODUCTION

Problem Context

This research project was developed out of personal experiences with working among homeless individuals and families that were displaced, for one reason or another, and left on the streets of Providence. Such individuals, with little to no resources of their own, depend solely on those around them to help them out of their plight. When family and friends are not available, uncooperative, or simply have no resources to help the homeless individual or family, city, state and federal governments are often called upon to assist these individuals.

Methodology and Objectives

The objective of this report is to examine the problem of homelessness in the State of Rhode Island and the City of Providence. Specifically, the report examines the principal causes of homelessness and possible solutions to deal with the problem at the local, state and federal levels. The report is divided into five chapters. Chapter One is a review of the literature defining the general characteristics of the homeless population. In pursuit of understanding who are the homeless, the composition and population characteristics of past homeless individuals are examined and compared to our current social

problem of homelessness in the 1980's. Chapter Two traces the causes of homelessness in the United States and attempts to describe such causes in detail. Chapter Three provides a general description of the types and levels of responses by federal, state (Rhode Island), and private organizations working toward resolving the problem. Chapter Four outlines the local response to the homeless crisis by reviewing the Providence Task Force plan to alleviate homelessness in the City of Providence. This plan examines the problem of homelessness, its causes and the preventative measures which should be taken at the local level. Chapter Five summarizes this report by making policy recommendations that should be addressed at the local, state and national levels.

The Concept of Homelessness

It is my thesis in this report that every social problem has a natural history and that the study of that history can provide a promising conceptual framework within which it is possible to study a specific social problem.

It's important at this time to clarify the usage of the terms "social problem" and "natural history". A social problem is a condition which is defined by a considerable number of persons as a deviation from some social norm.¹ The genesis of virtually every social problem may be in the awakening of people in a given locality to the realization that a cherished value or

established norm is threatened by conditions which have become acute for the affected parties.

The absence of justice or equity in how resources in a society are distributed to individuals and groups has long been a source of socially problematic situations. The natural history of a social problem can be utilized as a major conceptual tool for the examination of various indicators and historical data which may point up to social problems.

CHAPTER ONE

General Characteristics of Homeless

1.1 Natural History of the Homeless Population

Homelessness is a social problem which transcends racial, sexual and ethnic confines. An examination of the natural history of the homeless reveals that both the public perception and social class make-up of the homeless population has changed over the last thirty years. In a text on the subject, Skidrow in American Cities, published in 1963 by Donald J. Bogue, major research was conducted in pursuit of understanding the sociological and psychological composition of the homeless population. Population surveys were taken from 613 men and women on the street and shelters and soup kitchens. The composition and population characteristics for homeless populations in major American cities during 1963 were as follows; the homeless population consisted of a preponderance of males. The average sex ratio (males per 100 females) for forty one selected cities, (Houston, Nashville, Buffalo, Boston, Providence, New York, St. Paul, Los Angeles, Chicago, etc.) was 172 in 1963. 2 The corresponding ratio for these cities' populations as a whole was only 94 . Nativity and racial composition, as presented in Table 1, reveals a higher number of immigrants and non-white persons represented in the homeless population.3

Table 1

NATIVITY AND RACE COMPOSITION OF THE HOMELESS
For Forty-One Selected Cities, 1940-1950

Nativity and Race Composition	Average Homeless	Average Cities

Nativity:		
% Foreign Born, 1950.....	10.1	7.9
% Foreign Born, 1940.....	15.6	11.2
Average % Change per city, 1940-1950.....	-5.1	-2.7
Race:		
% Non-White, 1950.....	22.1	13.7
% Non-White, 1940.....	16.3	11.4
Average % Change per City, 1940-1950.....	5.7	2.7

Source: Skidrow in American Cities, Table 1-2, University of Chicago, 1963.

In comparison with the cities' general populations, the homeless were characterized as older persons, with a deficit of children and young adults. This difference increased between 1940 and 1950. The proportion of persons sixty five years and older was about thirty five percent greater in the homeless population surveyed than the general populations. About one person in nine on the average for the homeless was sixty five or older in 1950, the ratio for the cities general population was one in twelve.

Sociological characteristics of the homeless population were divided into nine major classes:

- a.) Elderly and physically disabled men and women
- b.) Unemployed residents of the city
- c.) Migratory workers
- d.) Beggars and Panhandlers
- e.) Criminals
- f.) Chronic alcoholics
- g.) Young veterans and displaced young men
- h.) Runaways and adventurers
- i.) Mentally unsound persons 4

The experts, looking at the period of 1940-1950, overwhelmingly rejected the idea that the homeless are all alike. Instead of targeting a single cause for being homeless, they tended to describe several different groups of people, each group having a different combination of reasons for becoming homeless.

Thus, the need to identify and describe these reasons evolved. Centering on the historical context, the major push factors which might cause or force a person to become rootless were identified. Many of the elderly and handicapped were neglected persons, essentially no one wanted them. Many of the elderly and disabled were widowed or abandoned by their families, some had no immediate family. Peter Townsend in his essay in Contemporary Social Issues stated it succinctly that "The poorest persons, socially as well as financially, were those most isolated in life.⁵ This can be both socially isolated in terms of actual physical contacts with family and community, as well as lonely or having an unwelcome feeling of lack or loss of companionship. Both contribute to the homeless persons lack of social support systems. Some homeless were heavy drinkers or chronic alcoholics. Many may have been driven out or ostracized

by their families, lost their employment or due to a lack of sufficient pension, retired to this manner of existence.

Some of the homeless were social outcasts or mentally unstable people. These people were deemed to be social nonconformists with deviant social values. Lack of affordable housing or safe shelter forced many of the survey group to this state of homeless. Although inexpensive housing existed, the homeless did not trust the questionable security or cleanliness of these housing situations. They would rather opt for a life on the street. Immigrants and non-whites entered into the homeless population in part due to discrimination in hiring and housing. Unable to speak sufficient English for employment, or ostracized for their race, many were forced to live on the cities corners and alleyways.

The majority of the women who were surveyed had resorted to this lifestyle as an escape from an inhospitable home environment (wife abuse, thrown out). Some of the younger women worked as prostitutes, but determined that a homeless existence was safer and more profitable than placing themselves under the auspices of a "pimp" or a ringleader. Lack of social responsibility for oneself and others was another contributing factor. An apathy regarding daily life was repeatedly expressed. Some of the younger homeless were runaways or "adventurers" hopping trains or hitch-hiking from city to city.

Some of the solutions to rectify the problems of the homeless which were proposed in the Boque report in the 1940's -

1960's period were:

- 1) City or county welfare screening of the homeless and referrals to hospitals, nursing homes and homes for the aged.
- 2) Provide adequate pensions, so that people have a better choice on where or how they live.
- 3) A minimum standard of living that meets adequate budgeting provisions for daily living expenses.
- 4) Provision of adequate, decent, affordable housing
- 5) Subsidized cafeterias
- 6) Lodges or centers to be built and supervised properly by the Federal government, the cost within the reach of the homeless
- 7) Job training, workshops and employee information programs to promote hiring of the indigent
- 8) Literacy training
- 9) Better educational programs 6

During this twenty year period, many forces worked against rehabilitation and aid for the homeless. The rising standards of living created even greater economic disparities between the haves and have nots. The restructuring of the Social Security system reduced the impact of retirement benefits. Ineffective policies in the national housing policy, lack of sufficient public awareness regarding the conditions prevalent in substandardized housing and the homeless situation, increased decentralization of the American family.

1.2 Current Social Problem

As is evidenced, our current social problem of the homeless in the 1980's, did not arise full-blown suddenly commanding community attention and evoking adequate policies and machinery for a solution. Rather it has evolved through this natural history process.

The spectre of the homeless still haunts us. The profile of the homeless citizenry and the reasons behind their arriving at this way of life have been changed and altered as have the social structures which support or ignore them.

Contributing factors such as alcoholism, mental illness, unemployment, poverty, apathy regarding ones' existence, and unaffordable/unavailable housing are still in the forefront as critical issues.

In a thorough report compiled by The Massachusetts Association for Mental Health, Homelessness, An Integrated Approach, the general characteristics of the homeless population are described. The homeless population is not necessarily bound by any homogeneity other than their commonality, by definition from The Alcohol, Drug Abuse and Mental Health Administration.⁷

As determined by earlier research groups, the largest groups of homeless people in the 1980's subsist in the larger metropolitan centers. Examples presented in the report are New York City, Los Angeles, Chicago and Washington, D.C..

1.3 General Population Characteristics

Estimates of the size of the homeless population reported by various surveys range from a low of 250,000 to three million. The figure of 250,000 was reported by The Federal Department of Housing and Urban Development, and is based on an estimate that between 250,000 and 3,250,000 persons were homeless on an average night in December 1986 and January 1987. 8

The figure of three million was reported by The Community for Creative Non-Violence (CCNV), a Washington, D.C., group, which estimated that during the winter of 1986-87 between two million and three million people were homeless each night. Neither estimate is based on an actual physical count of homeless people. 9

Reliable counts of the homeless population are difficult to compile because surveys of the homeless must primarily rely on the individuals who use emergency food and shelter facilities. Not all homeless people use such shelters and, of those that do, many attempt to disguise their homeless state in order to avoid potential harassment and violence.

Among the reasons for the major discrepancies in homeless population estimates is the varying techniques in surveying the population. The HUD methodology relied upon the opinions of individuals who were in contact with homeless people, but who had not conducted actual counts. The CCNV estimate is based upon a sample of municipal shelters, which was then extrapolated to represent the entire U.S. population. 10

As previously mentioned, general population characteristics for the homeless do vary. However via surveys of municipal shelters, The Alcohol, Drug Abuse and Mental Health Administration has published a variety of common characteristics for this population group. An approximate 80/20 ratio of males to females, however the number of homeless females is increasing. The administration estimates that approximately twenty to forty

percent of the homeless suffer from mental illness. The estimates are that between thirty and forty percent of the homeless have problems with alcohol abuse. 11

Over fifty percent of these individuals have achieved a high school education and at least fifteen percent have attended a college. In respect to the historical data, the population has become significantly younger. The average age is thirty four years. Many of the homeless have major health problems which are aggravated by their situation, the Administrations' estimate is that between thirty five and fifty percent suffer from some type or combination of physical disabilities. 12

Each of the social variables which impact and determine the daily life of the homeless population are the derivative of a variety of Federal and State policies. Some of these policies and programs have been designed to effect change while others have generated unprecedented spinoffs, both beneficial to the homeless population and detrimental.

CHAPTER TWO

Causes of Homelessness

Through this author's research and work experience, five major causes of homelessness are identified.

2.1 Unemployment and the Shortage of Job Training

A fundamental problem faced by the homeless is the lack of permanent employment. Even if the applicant does have particular skills which are marketable, without a permanent address, they are less able to provide potential employers with a sense of confidence and security.

Anomalies do occur however; in a survey performed by The Massachusetts Coalition for the Homeless, estimates are that about one half of the City of Boston's estimated 6,000 homeless people are working. In February, only 3.7 percent of the state's labor force, or 113,000 people were unemployed.¹³ Estimates of this type are not in a documented form in Rhode Island. If the state employment rate is used as an indicator, as in Massachusetts, then Rhode Island, with an unemployment rate of 4.1 percent might expect a lesser percentage of its homeless population to be employed.¹⁴ The dilemma for the homeless is to find an appropriate job which will maintain them, or effectively break the cycle of homelessness, and permit them to find suitable housing as well as cover the costs of living expenses.

To provide low-income individuals with an opportunity to effectively maintain and/or to have the potential for growth in their job, the United States Congress enacted the Job Training Partnership Act (JPTA) in 1983. The goal of this legislation was to encourage employers to hire individuals who want to work but who may need additional skills and training to help them find employment. JPTA currently provides free classroom training for certain employment including drafting, bookkeeping, word processing, machinery operations, mental health, and many other challenging fields.¹⁵

However, though the Job Training Partnership Act is a step toward assisting individuals to attain employment opportunities, it has had its difficulties in achieving this goal. One of the major shortcomings of this program is the fact that an individual who enrolls in a job training program must have a basic educational reading level equivalent to that of a 10th grade high school student. Thus, many low-income individuals who are illiterate find themselves unable to participate and/or successfully complete this program. Hence, the job training program fails in its attempt to teach those most in need to be self-sufficient and productive.

Yet it should be noted that recently private organizations have become aware of the problem of illiteracy and are developing programs to teach individuals how to read in order to "bridge the gap" between job training programs and those who never successfully finished school.

2.2 Lack of Affordable Housing

While it can undoubtedly be universally agreed that homeless people need temporary shelter, it can be strongly argued that what is needed for the homeless is a long term solution to their problem in the form of decent, affordable housing.

Unrelenting increase in housing prices and a shortage nationally in the number of affordable apartments have been contributing forces in the increasing number of homeless people. For example, in the City of Providence, during a ten year period (1970-1980) the number of housing units decreased from 68,134 units to 67,535 units (refer to Table 6, Chapter Four). During the same time period the median rent increased from \$60.00/month to \$210/month (refer to Table 7, Chapter Four). The City of Providence since 1984 has been experiencing a growth in its population as is illustrated in Table 11 of Chapter Four. Thus, an increase in population combined with a decrease in housing units is creating a shortage of affordable housing units to those placed in low-to-moderate income groups.

Specific discriminatory practices by landlords also present a restraint to the homeless who are financially able to afford housing. Among these exclusive practices are those landlords who refuse to rent to families with small children, or through various marketing strategies are able to deter certain minority groups from applying for housing. Another less easily defined problem arises when the elderly homeless person seeks housing in

the company of a pet, and is faced with rental practices which prohibit animals. Although this situation may appear unreasonable or even inane to some, there is significant rationale for this client to desire continuance with perhaps the only "reciprocal" affection or relationship that they have.

Illegal discriminatory practices still continue. They range from landlords not processing the Section 8 Housing applications of minorities, to illegal rent increases.¹⁶

Many people are forced from their homes and onto the rolls of the homeless when they are priced out by legal rent increases and conversions of apartments to condominiums. The incentives of highest and best (most profitable) use of land and housing stock foster an atmosphere for private development of middle income to luxury housing. Many persons who have had housing, end up in deteriorating apartments, and are fearful that the next wave of "development" will soon force them out again. Landlords sometimes deliberately fail to maintain apartments so that they can utilize "substantial rehabilitation" tax exemptions to get out from under rent control, or in order to receive government funds to rehabilitate.¹⁷ Indeed much of the Federal funding formally available for subsidies and the construction of low income housing are being eliminated. The assault on federal housing programs by the current administration continues unabated. In addition to budget cutbacks, and the elimination of numerous programs, Reagan's tax programs raise serious questions about

the future of rental housing in the United States.

Under the Reagan Tax Reform a number of features contribute to the housing dilemma. A reduction of marginal tax rates means that any deductions that a landlord or homeowner takes are diminished in value. Limitations are imposed on the deductions for interest on money borrowed to finance construction. A repeal of some and lessening of other rehabilitation tax credits, capital gains on investment property that were formally taxed at a maximum of twenty percent, are now taxed as ordinary income at a maximum of thirty five percent.¹⁸ The combination of these tax reforms has made the provision of "affordable housing" a much less attractive proposition to potential providers.

2.3 Poverty

Employment itself does not guarantee an escape from poverty or homelessness. In 1987, more than nine million Americans worked during some part of the year, but remained below the poverty line. Nearly a third of these workers were employed for the entire year, yet could not escape their indigence.¹⁹ It is estimated that fourteen percent of the United States population lived in poverty in 1987. By referring to the poverty guidelines in Chapter Three, poverty is strictly defined by a family's income. However, the United States Poverty Income Guidelines does not take into account the increase in housing costs in different areas of the country. In addition, in many states social services providers have found poverty to be beyond that defined by the poverty income guideline. George L. Weber in his book,

"Poverty A New Perspective", states that:

"The official definition of poverty ignores the mutli-dimensional nature of poverty, it is strictly on family income during a single year; it largely ignores the family life cycle as a process affecting deprivation.²⁰

Nonetheless, the poverty income guideliness are widely used as eligibility criterion for public programs, and it is the basis for tabulations of poverty data from the census.²¹

George L. Weber believes that there are several determinates of poverty: Motivational Poverty, Personality Poverty, Economic Poverty, Health Poverty, Status Poverty, Policy Poverty, and Capability Poverty. Should an individual for example possess "Motivatiional Poverty", this individual does not have the drive to work. This lack of drive to achieve goals is a primary entervening factor between basic drives and goal achievement.²² Thus, beyond the fact that an individual may have a low-income, which is not keeping pace with the increasing housing market in their region, there is an even deeper problem, that is, poverty due to the lack of motivation.

Other determinates of poverty such as "Health Poverty", meaning, poverty resulting out of one's physical condition, are long-term poverty issues which are difficult to address in terms of policy guideline yet are contributing causes of homelessness.

2.4 Lack of Adequate Social/ Health Services

In a positive response to many legal reforms, social consciousness and advances in the medical technology of

psychotropic drugs, hundreds of thousands of mentally ill people have been released from institutions over the last two decades. This population was determined to be fit to lead a normal life with continued treatment from community mental health centers. According to the National Institute of Mental Health (NIMH), the number of community mental health centers which have been developed has not been sufficient to service and monitor these individuals. 23 Less than three hundred of the projected two thousand community centers had been established as of 1987.

Despite the rise in social consciousness, there is still a stigma associated with having a personal history of mental illness. The former institutionalized patient is typically very reluctant to reveal his/her illness and may actually be unable or unwilling to enroll in community programs or job training courses.

The number of homeless persons who have a history or suffer from mental illness is quite difficult to ascertain. The NIMH estimates that fifty percent of the nation's homeless may have severe mental disorders. It was determined that a large percentage of the homeless are chronically mentally ill. 24

It is evident that the stigma and lack of confidence and self esteem of the homeless mentally ill serves to continue a vicious cycle of rootlessness and inability to change course.

A substantial number of the homeless population have considerable health problems. The foremost problem in fostering

good health in the homeless population is the number of conditions which characterize homelessness.²⁵ Because of the high level of impermanence, such situational conditions as poor or no shelter from the elements, poor dietary habits, lack of emergency medical care, inability and/or lack of knowledge of regular medical care, can greatly degrade an individual's health. The problems of health and general well being in this population can also promote and heighten the symptoms of mental illness. Over exposure to the elements and a dangerous lowering of the body's core temperature, or hypothermia, can result in brain damage as well as damage the physical condition of the affected individual.

While both short term and long term care may be available to the homeless, health care services are frequently inaccessible, or over extended in terms of their ability to provide services and monitoring. In terms of nutrition, the Federal Response to the Homeless notes that major improvements need to be made in Federal assistance programs. Many of the service programs which were designed to aid the homeless, effectively exclude them due to certain criterion. Most homeless individuals cannot receive food stamps for at least three reasons, with the exception of special group feeding programs for the elderly, handicapped and abused spouses. First, food stamps cannot be used for hot meals, thus eliminating their use in cafeterias and restaurants. Second, if the homeless people live in a shelter, they are typically deemed to be institutionalized and are ineligible for

the food stamp program; and if lastly, if they survive on the street, they are unable to prove that they have anywhere to prepare food and are therefore ineligible to receive them.²⁶

In a report prepared by The Massachusetts Association for Mental Health, a critical point is made, "when poor health conditions associated with homelessness are coupled with the lack of appropriate and timely care, ailments that would not necessarily be serious can result in life threatening situations and /or minor public health epidemics." ²⁷

Alcoholism is an additional problem found among the homeless population, though it is to be stressed that alcoholism is a "disease" which transcends all social classes, irrespective of age, race, income or sex. The disastrous effect of alcoholism is the loss of any positive sense of self as well as the numbing apathy that tends to evolve as alcohol becomes the most important aspect of the person's life.²⁸ Many of the health problem spinoffs that occur due to the abuse of alcohol can only be accentuated by the state of homelessness. Among them are poor nutrition, skin problems, reduced circulation, and various diseases. Free long term health care is in short supply for the potential homeless client.

CHAPTER THREE

Types and Levels of Response

As is evidenced, the causes of homelessness are complex. Combined factors such as changes in the housing market, cutbacks in care for the mentally ill, and the metamorphosis of the American society all have contributed towards the problem.

The main objective of this chapter is to identify the various levels of responses that both Federal and State, (Rhode Island) Governments have made in dealing with the issue of homelessness.

3.1 Federal Government Response

On April 2, 1986, the Committee on Governmental Operations approved and adopted a report entitled "The Federal Response to the Homeless Crisis." This report concluded that the Federal government's response to the homeless crisis has been inadequate, disorganized and ineffective. Dissenting committee members whose opinions deviated from those of the majority stated that the Federal responsibility in this issue should be limited, and that the responsibility of providing resources to the homeless should be kept at the local level.²⁹

As is indicated, there is a disparity regarding who should be responsible for what specific service provisions. Researching Federal and state (Rhode Island) responses has enabled this author to clarify what entity/entities are the most ideally

suited to take the leading role in combating the homeless issue.

At the present time the Federal Government is a source for five (5) programs which were created to assist the homeless.

They are as follows:

- I. The Job Stimulus Act of 1983;
- II. Programs under the auspices of the Department of Health and Human Services (HHS);
- III. Public Housing ;
- IV. Section Eight (8) Subsidized Housing Program.
- V. Federal Poverty Guidelines, under which Social Service Programs must abide.

I. Job Stimulus Act

The Job Stimulus Act of 1983 established the first national program specifically designed to provide direct assistance to the homeless. Congress authorized FEMA to distribute \$100 million to groups providing services to the homeless during fiscal years 1986 and 1987. Fifty million dollars was earmarked for state and local governments, and the remaining \$50 million was to be distributed by volunteer organizations such as United Way. The uses of program funds are limited to food purchasing and services to supplement or extend existing. From 1986 to 1988, the FEMA Program received appropriations of a total \$210 million to be spent on emergency food and shelter services. Although the program seems to be adequately managed, the funding of \$70 million a year falls drastically short of the need for financial assistance. 30 Another major drawback of the FEMA monies is that they cannot be used for any capital improvements. This program

can also be critiqued on the fact that there is no permanency in the funding source, the problem is treated as one of short duration rather than the long term duration.

II. Department of Health and Human Services

The second source of federal assistance to the homeless is the Department of Health and Human Services (HHS). This agency has made efforts in streamlining and providing linkages in the provision of services to the homeless population. The Department of Human Services acts as a lead agency for the provision of emergency assistance to state as well as local communities (refer to Appendix). The Department of Health and Human Services' Community Services Block Grant (CSBG) is available to provide funding for anti-poverty programs. HHS estimates that local governments used approximately twenty percent (\$60 million) of their fiscal year 1987 funds for emergency services (such as emergency food stamps).

The Department of Health and Human Services' Alcohol, Drug Abuse and Mental Health (ADAMH) Block Grant can also be used to fund community mental health centers, which could provide services to the mentally-ill homeless individuals.

III. Public Housing

Public Housing was first under the auspices of the

United States Housing Authority (USHA), which was created in 1937. In 1939, the USHA was transferred from the Department of interior to the Federal Works Agency (FWA). In 1942, the programs' functions were transferred to the National Housing Authority. In 1947 a reorganization plan took place, which provided that USHA be administered and known as the Public Housing Administration (PHA). The Department of Housing and Urban Development (HUD) was created in 1965 with its responsibility being to oversee the administration of Public Housing Authoritys throughout the nation. In 1971, a realignment of HUD programs, placed the responsibility for housing management and related social service activities under the Secretary for Housing Management. 31

The goal of the public housing program, initiated in 1937, was to eliminate unsafe and unsanitary housing conditions; clear slums; provide decent, safe, and sanitary dwellings for low income families; alleviate unemployment; and stimulate business activity. Today, the primary goal of public housing is the provision of a decent home in a suitable living environment for families that cannot afford the standard private housing. Under this program the latter is made availabe to families having incomes lower than those served by most other federal programs.32

IV. Section 8 Subsidized Housing Program

Another federal aid program is the Section Eight Housing

Subsidized Program. This program subsidizes housing for the elderly, single heads of households, the handicapped, disabled and those with low incomes. Applicants are screened for their eligibility based upon income, number of dependents and other qualifying factors. When an applicant is deemed eligible by a city, county or state agency, they are delegated a rental certificate or voucher which is accompanied by guidelines for the categories of eligible housing stock. Applicants are then responsible for located suitable arrangement, which fall into the eligible category.

The federal subsidy is applied to the rental cost of the living quarters, thus making a once unaffordable situation within the financial grasp of the applicant. The number of housing units that is to be funded in a given area, is determined by the Federal Department of Housing and Urban Development.

One component of the Section Eight Subsidized Housing is the Housing Voucher Program. The Housing Voucher Program is a rental assistance program which aids individuals in securing and maintaining adequate rental housing. The subsidy provided is funded through the area's Public Housing Authority, (PHA). The Authority determines the amount paid to families and individuals by calculating the difference between thirty percent of a family's gross adjusted income and the applicable payment standard.³³ In other words, the Housing Authority pays to the landlord the difference between the Housing Voucher Standard

(HVS), which is determined by the PHA, and the Total Tenant Payment (TTP), which is thirty percent of and individual's adjusted income. The resident pays to the landlord the difference between the PHA payment to the owner, and the Contract Rent, (plus utilities, should they be included).

For example Family A , with an income level of \$333 a month, rents a two bedroom apartment and signs a lease for \$400, this \$400 is the Contract Rent. The Housing Voucher Standard (HVS) for a two bedroom unit in the Voucher Program equals \$420, (fair market rent is used by the PHA to arrive at this figure). Thus, the landlord receives payment of \$320 from the PHA, which is the difference between the HVS (\$420), and the TTP (\$100) which is thirty percent of the family's adjusted monthly income. Hence, in Family A's case, they pay the difference between the Contract Rent (\$400), and the PHA Payment to Owner (\$320), making the tenant payment to Owner actually only (\$80) due to the fact that the tenant found a rental unit below the cost of the fair market rent.

A typical monthly payment is shown below.

Table 2

HOUSING VOUCHER PAYMENT

Family A

# Bedrooms	HVS	TTP	Contract Rent
2	\$420	\$100 (30% of adjusted income)	\$400
		-\$20	
		<hr/> \$80	

PHA Payment to Owner = \$320

\$420	Housing Voucher Standard (HVS)
- \$100	30% of adjusted income (TTP)
<hr/>	
\$320	PHA to Owner

Tenant Payment to Owner = \$80 Actual % Income Toward Rent: 24%
Total Adjusted Income for the
month = \$333

\$400	Contract Rent
- \$320	PHA to Owner

<hr/>	
\$80	Tenant Payment to Owner

In the Housing Voucher Program the Contract Rent is not capped by the Fair Market Rent. Rent may exceed the Payment Standard if the family is willing to pay the difference. If the family finds a unit costing less than the fair market rent, they can "pocket the difference".

In the Housing Voucher program there is no test for rent reasonableness. However, during the first year of occupancy no rent increases are allowed. After that, a lease governs the amount of rent increases. The Housing Authority may increase subsidies twice in five years to assure affordability.

A second component to the Section Eight Subsidized Housing Program is Section Eight Certificates. As with the Housing Voucher Program, to be eligible to participate in the Section 8 Certificate Program a family member must be in the Very-Low Income bracket, earning less than fifty percent of the median income for the area. The subsidy amount given to the person eligible is usually the difference between thirty percent of the family's adjusted income minus any needed Utility Allowance and

the contract rent of the unit. However, unlike the Housing Voucher Program, the initial Gross Rent cannot exceed the applicable Fair Market Rent (FMR).

Though there are similarities in both the Voucher Program and the Certificate Program, such as both assistance programs require that the PHA and owner sign a contract and payment is paid to the owner on behalf of the resident, there are major differences. For example, Certificate users must rent at or below the Existing Fair Market Rent. For the Certificate Program the PHA pays only the difference between thirty percent of their adjusted income and the contract rent. Whereas in the voucher program, the PHA pays only the difference between thirty percent of their adjusted income and the Housing Voucher Standard.

V. Federal Poverty Guidelines

The Annual Federal Poverty Guidelines are adjusted yearly in order to account for the changes in the Consumer Price Index. These guidelines are used as an eligibility criterion by a variety of federal programs. Federal agencies for the homeless utilize this criterion at least in part as a means of determining eligibility and at what level aid will be provided.

The 1987 Poverty Income Guidelines for all states in the contiguous United States, are presented in Table 3. Unfortunately, these guidelines do not keep pace with the actual cost of maintaining shelter. Due to the failure of the guidelines to acknowledge that housing alone could potentially

require the entirety of the guidelines sum. For example, poverty income for one person is \$5,500 a year or \$480 a month. This is to be used to acquire housing, utilities, food, medical fees, transportation, etc. The margin for existence on such an income or slightly above the federal guidelines is slim.

Table 3

1987 POVERTY INCOME GUIDELINE FOR ALL STATES
(EXCEPT ALASKA, HAWAII AND THE DISTRICT OF COLUMBIA)

NUMBER OF FAMILY MEMBERS	POVERTY LEVEL
1.....	\$5,500
2.....	\$7,400
3.....	\$9,300
4.....	\$11,200
5.....	\$13,100
6.....	\$15,000
7.....	\$16,900
8.....	\$18,800

For families with more than eight member, add \$1,900 for each additional member.

Source: OMB Poverty Guidelines.

Aid to families with Dependent Children (AFDC) is a federal-state income maintenance benefits program available to families with children under the age of 18 where the primary wage earner is unemployed, or one parent is incapacitated. Benefits are also available to pregnant women and children.

The AFDC program in Rhode Island is a flat grant system with the standard allocation being divided into two parts, a non-winter period and a winter period, each of six months duration. A typical monthly standard payment is shown in Table 4.

Table 4

AFDC STANDARD OF ASSISTANCE

	<u>Non-Winter Standard</u> May 1 - Oct 31	<u>Winter Standard</u> Sept. 1 - Sptil 31
Family of two	\$388.00	\$407.00
Family of three	\$479.00	\$503.00
Family of four	\$546.00	\$574.00
Family of five	\$614.00	\$646.00
Family of six	\$692.00	\$727.00

*Source: R.I. Department of Human Services, July, 1987

The General Public Assistance (GPA) program is available to those who do not qualify for the AFDC program. Presently, it is estimated that about forty percent of the State's GPA recipients live in Providence.

Like the AFDC program, the GPA program is divided into two parts, a non-winter period and a winter period, each of six months duration. The Standard shown below are based on weekly payments.

Table 5

GPA STANDARD OF ASSISTANCE

	<u>Non-Winter Standard</u>	<u>Winter-Standard</u>
Individuals		
1	\$65.37 (Standard A)	\$68.77(Standard A)
1	\$40.20 (Standard B)	\$42.32(Standard B)
2	\$89.39 (Standard A)	\$93.92(Standard A)
2	\$66.79 (Standard B)	\$70.32(Standard B)

* Standard A: indicates individuals or couples who live alone.

* Stand B: indicates individuals or couples who share expenses with others in one household.

*Source: R.I. Department of Human Services, July 1987.

3.2 State Government Response

The response to the homeless situation in the state of Rhode Island has been addressed through the use of basic techniques such as direct shelters. A direct shelter in Rhode Island is a shelter provided at the agency site, or a site operated by the agency, to give individuals/families who are homeless a temporary home while seeking a more permanent support system.

Linda Barden, Director of the Interim House in Providence, runs the state's first direct shelter that allows individuals as well as families to reside there while seeking affordable housing. The Interim House is modeled after the Pine Street Shelter in Boston, MA.. The Interim House is unique in the provisional service field, in that it will accept responsibility for individuals as well as families; persons typically discriminated against by landlords as well as other shelters.

Ms. Barden observed that many of the needs of the homeless are not just the basic needs of food and shelter, but that there is also a fundamental need for a support system of human relationships and a sense of community. A major shortcoming in the state response to the homeless is its limited and perfunctory nature. Ms. Barden stated that there is a tendency for the homeless to "rebreath the system".³⁴ In many instances the state social welfare system makes it easier for an individual or family to become dependent on the system than to

move away from it. The social welfare system should be part of a basic support system for the homeless, but it should not breed dependency. As stated earlier in this report, some of the factors which aggravate this situation are; unrealistic poverty guidelines and minimum wage standards which do not promote increases on the economic and social scale and consequently degrade self esteem.

In general, there are twenty shelters in Rhode Island that serve as temporary housing units which allow individuals up to seven days to find low income housing, (for a detailed listing of these shelters please refer to the Appendix under Existing Resources). Due to the demand for shelter, there are few if any exceptions to permit anyone to stay beyond a month. A person staying in a shelter must consider the fact that they have only a limited amount of time to find low income housing and other support systems. Generally it is difficult for persons to find fast and effective resources for food, shelter or income through the state, because processing periods for applications have such a long lag time. An example of this is of a person from Providence, Rhode Island, who was homeless and applied for "emergency food stamps". A processing period of five working days was required, during which time the applicant would have been without resources. At this point, the role of The Interim House is accentuated as a safety net. 35

I. Rhode Island Legislative Response

Until recently, the problems of the homeless were not perceived and identified in the State of Rhode Island. A number of legislative responses have arisen, in the form of proposed bills to the Rhode Island General Assembly. Three bills were introduced within the past two years dealing with proposals for reformatting and restructuring of the administrative and/or social service responses. Presently there is a bill, 86-H5089, pending passage in the Rhode Island General Assembly, that was introduced in January 1986. This bill was initiated as a direct response to one of the problems of the homeless. It will offer direct emergency cash assistance to families. The major benefits to be authorized are: The prevention of loss of housing as needed, up to four times the actual monthly rental or mortgage; the prevention of utility shutoffs or for the restoration of utility services, as needed, up to four months of the actual services liability; the prevention of homelessness and the alleviation of homelessness when a family has no feasible alternative housing available, not to exceed four months actual rental liability. Such benefits would be authorized for only one thirty day period within any twelve month period.³⁶

The 86-H5089 Emergency Assistance Bill has been criticized on the basis that it is limited to people with children under twenty-one. The author designed it as such in order to limit the scope of the bill, and thus hopefully enable it to promote a more

direct and efficient response. The group that it is targeted at is traditionally the most discriminated against when seeking housing, those with children, particularly single parents.

In February of 1986 there was a second proposal introduced, bill 86-H7783. It is the intention of this bill that Chapter 42-72 of the General Laws entitled "Department of Children and their Families", is to be amended, adding on 42-72f-33, State Buildings as Shelters for the Homeless. The purpose of this bill is to establish a program whereby abandoned or unused state buildings are identified and determined whether or not they are suitable for reuse as shelters for the homeless. If they are capable of rehabilitation, they are designated as temporary or emergency shelters for the homeless. The bill also mandates that the appropriation for the purposes of opening and closing these shelters on a needed basis would be funded annually through state legislature.³⁷

The third bill, 86-H7759, was introduced accompanying the second bill. The bill proposes the appropriation of one million dollars for the Department of Human Services for emergency shelter. This money will be taken from any funds in the treasury not otherwise earmarked for the fiscal year ending in June 1986.³⁸

These three bills introduced to the legislature within the past two years, have not been passed to date. All three bills have been referred to the House Committee on Finance.

Should such bills be passed ,it would represent recognition of the homeless situation at the state level that has previously not been acted upon. Should all these bills be rejected, it could be discerned as evidence that a coordinated effort to alleviate the homeless situation at the state level will be a long term process, that could take years to accomplish.

II. Voucher System Distributed by the State

Another relief available to the homeless on the state level is the use of the voucher system. Housing vouchers can be defined as coupons issued by a state agency in order to secure temporary shelter for individuals and families. The vouchers are certificates, distributed by the government and are usable by tenants in housing of their own choice.³⁹ The voucher system can be funded as part of a state subsidized program, beyond that of the federally subsidized program. However, to date Rhode Island does not fund a housing voucher program. All vouchers distributed within the state of Rhode Island are the result of federal funding. Recently, a special committee has been formed at the state level to study the possibility of creating a voucher program within the state of Rhode Island.

The method of eligibility for the voucher system are partially based upon the federally established poverty guidelines. However, providing shelter through the voucher system is not always an effective means of furnishing shelter in many

cities and towns.

Cranston Community Action Center, directed by Ms. Joanne Pandozzi, often distributes federally subsidized vouchers to people in need. In an interview, Ms. Pandozzi noted that the system is sometimes ineffective when it comes to long term needs of many applicants. Cities such as Cranston find it difficult to find low-income housing in meeting the requirements of the voucher system.⁴⁰ The housing market in Cranston, where there is a moderate to high income population, cannot supply enough low-income housing to make the voucher system effective. The Federal government has turned to the private market to relieve a social problem at the state/regional level. Thus, local governments are finding it difficult to amend a homeless situation when it is dealing with a private market which demands highest and best use out of its investment. Vouchers may provide a choice to individuals as to where they want to live. However, such a choice presents a paradox when there is a shortage of low-income housing.

The voucher system can only be used effectively when applied in areas with high vacancy rates. Floyd Lapp, executive director of Kingsbridge-Riverdale-Van Cortlandt Development Corporation in New York City, formerly director of Housing and Community Development in N.Y., stated; "Most previous experiments with housing vouchers are in places with relatively high vacancy rates."⁴¹ He then elaborated on the fact that,

"this is the very worst time for the Federal government to shift from a production-oriented program to a consumer-oriented approach."42

Yet, others have argued that the federal subsidy is applied to the rental price of living quarters, thus making a once unaffordable living situation within the financial grasp of many applicants.

However, despite the fact that residential landlords are prohibited from discriminating against applicants, there are still instances of landlords refusing to rent to federally subsidized tenants, the vast majority of whom are minorities, single mothers with children and the handicapped. 43

III. State Initiative

The State of Rhode Island's leadership in caring for the mentally ill bespeaks the availability of leadership and citizen support for the mentally ill. In a favorable report made by the Washington-based Ralph Nadar consumer organization, the Public Citizen Health Research Group, this state ranks second nationally in its program for citizens with serious mental illness.44 The national survey found that Rhode Island's care has benefitted from sympathetic governors and good leadership in the Department of Mental Health, Retardation and Hospitals. The state response is indicated by Governor DiPrete's proposed 1987-1988 state budget that has a 6.6 percent spending boost for MHRH, which is

the state's largest department. The governor has included \$4.4 million for community mental centers and \$3.4 million to continue the establishing of group homes for patients discharged from the Ladd School. Some of the gaps which still exist are; inadequate attention to the rootless youth, the mentally ill, to elderly citizens with mental problems, and the provision of "psycho-social rehabilitation."⁴⁵

A provision currently available via state enabling legislation is a property tax exemption program operated under the auspices of each community's tax assessor.⁴⁶ The program is discretionary in that the community may selectively opt to use or not utilize the program as a measure of enabling selected persons to retain their property, where the assessed value and subsequent property taxes combined with limited financial means might otherwise prohibit them from retaining their home. This program is particularly applicable to the elderly and lower income homeowner. While this is not necessarily an immediate response to those already on the homeless rolls, it does enable specific persons to maintain shelter and not add to the growing problem. In essence it is a preventative measure.

IV. Private Sector/ State Response

The Rhode Island Communtiy Food Bank, which began in Rhode Island in 1982, is consolidator and distributor of surplus and damaged food goods from national food companies with products

that are overproduced or mislabeled and local supermarkets with crushed or dented goods. The goods are provided at essentially a nominal fee, or approximately one dollar is paid for every ten dollars of food received. The food is utilized by some 277 agencies in Rhode Island and nearby areas in Massachusetts and Connecticut. The Director of The Food Bank, Bruce Lang, is quoted as stating that the bank benefits both givers and receivers alike. Givers save the cost of disposing of food and receive tax concessions for their donations. Receivers are provided with a source of free and dependable nutrition. In consideration that Americans discard some thirty one billion dollars worth of food every year, the food bank provides an excellent means of reducing waste while serving a needy segment of the population.⁴⁷

3.3 Local Government Response

The recent creation of a Task Force Commission to study the situation of the homeless in Providence, Rhode Island, by Providence Mayor Paolino, indicates that the issue has also reached a significant crisis level to bear recognition in the upper echelons of the local government. The City of Providence's response to the homeless issue will be discussed in greater detail in Chapter Four.

CHAPTER FOUR

Local Government Response To The Homeless Crisis

Nightly, over 250 families, children, single adults and senior citizens are crowding Providence's emergency shelters.⁴⁸ These are the visible homeless. In addition, the invisible and uncounted homeless are doubling up with relatives, living in cars, sleeping in doorways, drifting from place to place, or living in unaffordable housing.⁴⁹

4.1 Statement of the Problem at the Local Level

Many individuals and families in the City of Providence are unable to secure or maintain adequate rental housing. The reasons are varied, but the result is the same: an increase in the numbers of the category of people called the "homeless population".

In order to assess the extent of "homelessness" it is necessary to define the term. The local government (Providence) has defined homelessness as:

"A person without the necessary resources personal, financial, psychological, or governmental, to secure and/or maintain a place to live." 50

For the purpose of studying the homeless issue at the local level, data was compiled to examine the nature and extent of Providence's housing stock, its changing demographics and human service statistics.

I. Housing Profile

Socially, physically, and economically, housing serves to shelter and link individuals to the neighborhood and the larger community. Various aspects of housing, such as location, quality, accessibility, and cost shape community development, as well as direct future growth and change. Demographic and economic changes in turn affect the housing base. Changing household formations, as well as shifts in the economic makeup of populations, significantly affect the demand and supply of housing.

The purpose of this housing profile is to portray Providence's current housing stock, by examining how it has changed overtime. Various housing components, such as the number of units, owner and renter occupancy rates, vacancy rates, number of units and persons per unit, are explored. As this chapter is developed, correlations with the demographics of the city will be highlighted. Especially significant in housing development has been the changing nature of household formation, which affects both supply and demand factors.

1. Housing Units

Whether it is a single family house, an apartment, or a condominium, the basic unit of measurement for housing is the housing unit. Between 1970 and 1980, the number of housing units in the City of Providence decreased from 68,134 units

to 67,535 units, constituting a decline of one percent. While the number of housing units decreased, the vacancy rate, that is, the share of unoccupied units, increased slightly from 7.3 % to 10.9%. However, though the 1980 census indicates that Providence has a 10% vacancy rate, a more recent postal survey showed a 2% vacancy rate. Ability to move depends on the availability of vacancies. The figure below delineates the changes occurring in Providence's housing base.

Table 6

<u>AVAILABLE HOUSING UNITS IN PROVIDENCE</u> 1970 AND 1980				
	1970	Percent Total	1980	Percent Total
TYPE				
OCCUPIED	63,148	92.68%	60,157	89.08%
VACANT (1987, 2%)	4,984	7.31%	7,338	10.87%
SEASONAL	31	.01%	40	.05%
TOTAL	68,134		67,535	

Source: U.S. Census of Housing, 1970, 1980.

Housing units are occupied by owners and renters. In Providence, home owners occupy approximately 36 % of the city's units, while approximately 64% of the units are rented.

Table 7

PERCENTAGE OF OWNER/RENTER OCCUPIED UNITS
AND MEDIAN RENT AND VALUE IN PROVIDENCE
 1970 AND 1980

	1970	Percent Total	1980	Percent Total
TOTAL OCCUPIED UNITS	63,148		60,157	
OWNER OCCUPIED	22,632	35.84%	22,189	36.89%
RENTER OCCUPIED	40,516	64.16%	37,968	63.11%
MEDIAN RENT	\$60.00		\$210.00	
MEDIAN VALUE	\$16,800		\$38,000	(90,000 Unofficial 1987)
MEDIAN PERSONS PER UNIT	2.7		2.7	

Source: U.S. Census of Housing, 1970, 1980.

While the total number of housing units has been decreasing, the median number of persons per unit has remained constant. In 1970 and 1980, the median number of persons per unit was 2.7. This simultaneous consistency in persons per unit and increase in single and non-family households indicate a major social and demographic change with serious implications for housing.

2. Multifamily Structures

The number of units in a structure is an important housing indicator. A predominance of multi-unit housing structures indicates a high density in an area. The City of Providence, as an entity, is such an area. Not conforming to the American dream of the single family home on a plot of land, Providence is

predominantly composed of multi-family dwelling units. However, multi-family housing, two or more units per structure, as a percentage of total housing, has actually decreased between 1970 - 1980, while the proportion of single family units has increased. Again, this points to the development of an alternative housing pattern, with single family units utilizing more space.

Table 8

PERCENTAGE OF MULTI-FAMILY UNITS IN PROVIDENCE
1970 AND 1980

	1970	Percent Total	1980	Percent Total
ALL YEAR ROUND UNITS	68,132		67,513	
UNITS IN STRUCTURE -				
1	14,955	21.95%	17,778	26.33%
2 OR MORE	53,149	78.01%	49,724	73.65%
MOBILE HOME	28	.04%	11	.02

Source: U.S. Census of Housing, 1970,1980.

The majority of multi-family structures in Providence, 73.7% , contain between two and nine units.

3. Maintenance of Housing Stock

Providence has experienced a tremendous increase in the replacement costs of new housing units. The demand for a more rational approach to the housing market, due to this increase, becomes much more insistent. The limitations of attempting to provide new units for people with relatively low housing buying/rental power, are evident from the difficulties in

attaining Section 8 Certificate and Vouchers, (a two year waiting list in Providence). It is important here to indicate that the soaring costs involved make the preservation of low rental stock far more important than has previously been the case. In many cases, we simply will not be able to afford to provide new housing stock in sufficient quantities and at appropriate prices to replace some of the units that are potentially of value, but which are slipping from the stock (refer to Table 9).

Table 9

AGE OF STRUCTURE/NUMBER OF STRUCTURES BUILT IN PROVIDENCE

YEAR ROUND HOUSING UNITS	NUMBER OF UNITS BUILT
1979-1980 March	1,068
1975-1978	1,686
1970-1974	2,366
1969-1970 March	220
1965-1968	1,862
1960-1964	1,327
1950-1959	4,659
1940-1949	5,099
1939- Earlier	54,965
Total Number of Year Round Units Built =	73,252
Total Number of Existing Year Round Housing Stock =	- 67,513
No Longer Existing Housing Stock	<hr/> 5,739

4. Residential Building Permits Issued

Residential building permits issued from January 1978 to December 1986 totaled 253 permits issued for single-family housing units and 1,640 permits issued for multifamily dwelling units. The number of permits issued declined steadily between 1978 and 1985, with a slight increase occurring in 1986.

When compared to the interval between the 1970 and 1980 census the actual number of building permits for multifamily units has increased over that of single, but the percentage of such dwelling units has actually decreased.

Table 10

NUMBER OF RESIDENTIAL PERMITS ISSUED, 1978-1986

	SINGLE-FAMILY	MULTI-FAMILY
1978	57	574
1979	36	255
1980	37	156
1981	9	104
1982	13	53
1983	4	193
1984	6	10
1985	25	42
1986	66	253

Source: City of Providence, Rhode Island, Department of Building Inspection.

The number of residential permits issued since 1980 allows one to make a rough approximation of the number of new households moving into Providence since the 1980 census count.

II. Demographic Profile

An awareness of a city's history is necessary in order to anticipate, recognize, and plan for change. The City of Providence has experienced rapid change in many areas since the 1940's when Providence's population reached its peak.

Table 11

POPULATION CHANGES IN PROVIDENCE IN THE PAST
CENTURY

YEAR	POPULATION
1940	253,504
1950	248,674
1960	207,498
1970	179,116
1980	156,804
1985	154,148
1987	158,700

Source: State (R.I.) Division of Planning

Reversing a decline of nearly a half-century, Providence's population increased 3 percent over the past two years. The gain of 5,100 is the first population growth since 1940, when the city's population peaked at 253,504, then began to drop at an average rate of 2,418 people per year.⁵¹

Population increases have been a positive side to

Providence's vitality and economic growth. However, accompanying this economic growth is the shortage of new housing stock to replace those previously destroyed by fire or demolished (please refer to Table 9). Thus, old housing stock is competitively being sought after by young career oriented individuals as well as those of low-income.

Chester E. Smolski, Director of Urban Studies at Rhode Island College, stated that, "although there is no question that most of the newcomers to Providence are immigrants from Southeast Asia and Latin America, a significant number of well-to-do young professionals could, if they wish live elsewhere."⁵² Thus, different classes of individuals are competing for the limited housing stock which exists in Providence today, (Providence currently has only a 2% vacancy rate of available housing stock, refer to Table 6).

III. Human Services Profile

The United Way Helpline is a statewide, comprehensive information and referral service. When an individual has a human service problem, he or she can call Helpline, (1-800-367-2700 or 351-6500 in the Providence area), to find out where help is available and how to qualify for that help.

Approximately 73% of all Helpline calls are from individuals seeking information or assistance for themselves. The remaining 27% of the callers are looking for help for an entire family or

are calling from a business or human service agency.

Table 12

<u>REPORT ON EMERGENCY SHELTER NEEDS</u> <u>AS DOCUMENTED BY UNITED WAY HELPLINE STATISTICS</u>	
2% under 18	28% male
66% 18-64	46% female
6% 65 and over	13% whole family
13% whole family	10% businesses
10% businesses	3% agencies
3% human service agencies	

These statistics illustrate that most Helpline callers are females between the ages of eighteen and sixty-four. Callers for emergency shelter are approximately 80 percent females. Over sixty percent of these female callers are trying to locate emergency shelter for themselves and their children.⁵³

Table 13

<u>REPORT ON EMERGENCY FOOD, HEAT AND HOUSING NEEDS</u> <u>IN PROVIDENCE</u>		J	F	M	A	M	J	J	A	S	O	N	D
NEEDS BY MONTH													
1985 Food (362)		25	10	21	20	12	28	28	16	47	43	54	58
1986 Food (477)		32	36	91	24	18	47	25	22	26	30	70	54
1985 Heat (167)		20	17	8	7	8	13	15	5	5	28	14	27
1986 Heat (251)		24	22	13	24	17	18	16	12	20	34	30	21
1985 Housing (203)		21	12	8	16	22	18	16	20	8	27	17	18
1986 Housing (306)		35	23	15	36	21	27	41	28	39	34	32	29
1985 Em. Shelter (697)		52	44	38	46	52	52	72	57	43	69	70	102
1986 Em. Shelter (1948)		133	95	110	115	161	172	192	164	158	268	159	181

* United Way Helpline, Providence, Rhode Island. 1987

These figures show few marked peaks which seems to indicate a consistent need for services throughout the year.

Table 14

SHELTER CALLS ORIGINATING FROM PROVIDENCE RESIDENTS

	1985	1986	Increase
Single women	110	296	63%
Single men	76	152	50%
Families	70	105	33%
Women & Children	99	395	75%
Others	6	20	70%
Total Providence	361	968	268%
Total Statewide	697	1,948	282%

Report Prepared By: Florence Dzija and Joy Williams, United Way Helpline, Providence, Rhode Island.

As previously mentioned in chapter three, reliable counts of the homeless population are difficult to compile because surveys of the homeless must primarily rely on the individuals who use emergency food and shelter facilities. Not all homeless people use such shelters and of those that do, many attempt to disguise their homeless state in order to avoid the stigma of being homeless and to avoid the attention of authorities.

On August 12, 1987, an Outreach Team from the Providence Mental Health Center conducted its third street count of the homeless in Providence.⁵⁴

The objective of this survey was to document the number of

visible homeless individuals on a given night in the City of Providence. This survey was specifically aimed at understanding where and how many individuals are out on the street at night. It also allows us to understand where homeless individuals who are out of the shelters during the day often go. Westminster Center, for example, is an area where many older transient individuals dwell during the day.

Table 15

CHRONOLOGY OF HOMELESS COUNT STREET OBSERVATIONS
IN PROVIDENCE ON AUGUST 12, 1987

TIME	PLACE	NUMBER OF INDIVIDUALS
9:30 p.m.	Kennedy Plaza	1 adult female 1 elderly female 1 elderly male
9:45 p.m.	Bus Terminal	1 adult male 1 elderly male
10:05 p.m.	Opposite Amos House Shelter (in parking lot)	1 adult male 1 adult female
10:25 p.m.	Police Station Lobby	1 adult male
10:35 p.m.	Doorway-downtown area	1 adult male
12:25 a.m.	Police Station Lobby	1 adult male 2 adult females
12:30 a.m.	Downtown Streets	1 adult male
12:45 a.m.	YMCA Parking Lot	1 adult male
1:00 a.m.	Civic Center	2 adult females 3 adult males
1:15 a.m.	Downtown Steets	1 adult female

1:30 a.m.	Kennedy Plaza	1 elderly female 2 elderly males 2 adult males
1:40 a.m.	Westminster Mall	1 elderly male 1 adult male 1 elderly female
2:00 a.m.	Cathedral Plaza	2 adult males
2:10 a.m.	Police Station Lobby	1 adult male 1 adult female
2:20 a.m.	Downtown Streets	2 adult females 1 adult male
2:25 a.m.	Streets-Downtown (Dunkin Donuts)	1 adult female
2:30 a.m.	Downtown Streets	1 adult male
2:35 a.m.	Courthouse Steps	1 adult male
2:45 a.m.	River Road	1 adult male

Street Total: 39, (26 adult male, 13 adult female)

Report Prepared By: Jeff Gross, Pat Lucca, Juan Rosales,
Tom Romeo, Linda Barden and Julia Iacono

Among the reasons for the major discrepancies in homeless population estimates is varying techniques of surveying the population. Thus, for the Task Force's purpose of studying population estimates of homeless individuals and families in the City of Providence, the Department of Human Services conducted a survey of occupied shelter beds on the night of May 11, 1987. Four of the eight shelters in Providence responded. The actual reported count on this night was a total of 118 homeless persons who needed the services of city shelters. Although this figure

may appear low at first, it represents a 70% occupancy rate in the four shelters which responded to the homeless survey. This figure does not include those who sought shelter that night and were rejected for one reason or another.⁵⁵

Also to be noted are those individuals who lived in motels as a means of securing shelter.

Table 16

PROVIDENCE MOTEL CASES

Total Motel Cases for Fiscal Year 1987.....	68
Total Days in Motels.....	603
Total Costs for Motels.....	\$31,774.09
Total Adults Housed in Motels.....	72
Total Children Housed in Motels.....	162

Report Prepared By: R.I. Department of Human Services.

- * Three shelters, The Interim House, Urban League, and the Women's Center, reported to have rejected 2,611 requests for emergency shelter during a one year time period ending September 1, 1987. Providence Department of Human Services.

This brief summation of the changing nature of Providence's housing stock, demographics and social service needs, has been incorporated into this report in order to document that there has been both an increase in demand for housing units in the City of Providence and a decrease in the supply of needed housing stock and social services. To address this issue, as it relates to the homeless population, a Task Force on the Homeless was

created to specifically make recommendations as a means of providing guidance to the Mayor of Providence in his attempt to establish a well planned effort to alleviate the problem of homelessness.

4.2 Creation of Homeless Task Force

In response to the growing problem of homelessness in Providence, Mayor Joseph R. Paolino, Jr. created a task force to assess the problem and to provide a plan for solving the problem. The Task Force examined the causes, nature, and extent of homelessness in the city and believes that its recommendations incorporated into this report will be effective.

This Task Force included representatives of city and state government, including the author of this paper, and providers of emergency shelter. Through weekly meetings, scheduled interviews, and available research, the task force members brought their own experience and expertise into this collaborative effort to provide a public policy on homelessness for the City of Providence.

The Task Force found the chief causes of homelessness to be the following and not in any order of priority:

1. Lack of affordable housing.
2. Lack of employment skills.
3. Lack of supportive social services.
4. Fire.

5. Evictions.
6. Substance abuse.
7. Domestic violence.
8. Other family crises.
9. Lack of independent living skills.
10. Cutback of federal support.

The solutions to solving the homeless problem are the responsibility of the entire community and of the individuals who presently are or who are at risk of being homeless; and that government must respond at the federal, state, and local level. The scope of this chapter is to highlight the extent of local government responsibility for solving the homeless problem. Passage of legislation and the distribution of funding at the federal and state level can be influenced by local government in the form of advocacy and sometimes through negotiations. Local municipalities have no control over federal and state budget decisions. Yet, at the same time, municipal governments do not generate revenues sufficient to support programs beyond the traditional city-supported services. The recommendations of the Task Force are clearly focused on what is feasible for the Mayor of Providence to do in order to address the issue of homelessness at the local level.

The Task Force recommends that the Mayor:

1. Establish a Coordinator of Housing Services.

2. Establish a Comprehensive Emergency Services Center.
3. Support the Development of transitional housing facilities.
4. Develop strategies for and advocate for
 - preserving existing housing stock
 - increasing affordable housing
 - developing programs for substance abused families
 - expanding detox and treatment programs
 - expanding emergency assistance to families
 - expanding programs for special needs population
 - developing Single Room Occupancies (SRO's)
5. Request the state to review the process and policies of deinstitutionalization.
6. Require periodic reports and an annual meeting on the status of the homeless.
7. Continue to implement the Thirteen Point Housing Program, (explained in section 4.4).

4.3 Recommendations of the Task Force

The Task Force proposes to restrict its recommendations to those which fall directly within the parameters of the Mayor's responsibilities. Insofar as funds and resources are available, the Mayor and City Council should have the ultimate goal of providing shelter. However, the recommendations take into account the limitation of city revenues and the responsibility of the state and the federal government to provide funds.

Recommendation I

The Task Force recommends that the Mayor establish a Coordinator of Housing Services position to help establish public policy for the provision of adequate housing to meet the needs of all income groups, to advocate for balanced housing development and to serve as liaison with non-profit housing groups.

While housing and economic development are major thrusts of the present city administration, no single office or individual has responsibility for housing alone. The task force feels that a focal point on housing issues should be designated. The volatility of the housing market in Providence makes it especially important for someone in city government to be informed accurately of what is happening in the various

neighborhoods. Is speculation widespread? Are families being driven out by high rents? How high are rents relative to income? Who is being attracted to Providence's housing? Is affordable housing being made available? etc. The Housing Services Coordinator will be responsible for maintaining accurate information and working with advocates, non-profit housing groups, and the Department of Planning and Development.

Recommendation II

The Task Force recommends the establishment of a Comprehensive Emergency Services Center (CESC) that will provide emergency shelter and services to families and individuals who are homeless.

The CESC will provide a drop-in location and provide for or refer to emergency assistance services, meals, medical and mental health services, substance abuse detoxification and treatment, counseling, day care, educational and employment training, living skills training, housing referral and other social services.

The Task Force believes that many of the services already available throughout the city should be centrally located for the purpose of delivering an effective emergency assistance program to the homeless population. At the present time, the homeless and the agencies who serve them do not have a single point of

contact. Individual homeless end up in the lobby of the police department building for lack of a suitable "drop-in" facility. The CESC will serve as a 24 hour drop-in and emergency services center.

Recommendation III

The Task Force recommends support for the development of transitional housing in Providence.

Transitional housing provides an opportunity, over a reasonable period of time, for families to acquire skills to move to a permanent, self-sufficient living situation. The concept of transitional housing applies also to single individuals. The Task Force, however, is particularly concerned that chronic homelessness of families be prevented by helping to eliminate some of the causes of homelessness by concentrating services to the family over a period of time up to eighteen months. P.L. 100-77 (Subtitle C of title IV), authorizes a new Supportive Housing Demonstration program including transitional housing.

Recommendation IV

The Task Force recommends that the Mayor develop strategies and advocate for the:

- Preservation of existing housing stock.
- Increase in the number of affordable housing units.

- Development of programs for substance abused families.
- Expansion of detox and treatment programs.
- Expansion of the Emergency Assistance to Families program.
- Expansion of prevention and intervention programs and facilities for addressing special needs, for example, AIDS victims, teen pregnancy, runaway youths, the elderly poor, etc.
- Development of Single Room Occupancies (SRO's)

Recommendation V

The Task Force recommends that the Mayor request the state review and assess the deinstitutionalization process and its impact on the number of homeless in Providence.

The Task Force believes that sufficient numbers of the homeless (approximately one-third) have untreated mental health problems and that an unknown number of potentially homeless mentally ill persons are residing in the community without the capacity for independent living and without the supervisory support services which might make independent living possible.

Recommendation VI

The Task Force recommends that the Mayor institute and support an annual symposium to review the status of the homeless in Providence.

The symposium will provide a framework to :

- Check on the progress of the implementation of this report.
- Facilitate networking for services to the homeless in Providence.
- Convene the non-profit housing providers.
- Provide an annual report on the status of the homeless in Providence.

Recommendation VII

The Task Force recommends that the Mayor continue to implement the THIRTEEN POINT HOUSING PROGRAM.

4.4 The Mayor's Thirteen Point Housing Program

I. Stepped-Up Systematic Code Enforcement.

Many tenants throughout the city are living in substandard housing conditions. To identify these conditions, the administration has directed the code inspections in certain neighborhoods.

In order to step up this effort, the administration has recently directed personnel from the Department of Planning and Development to assist in code inspections.

II. Low Interest Rehabilitation Program Targeted On Vacant Housing.

One of the reasons for increased rental rates in the city is the shortage of suitable housing units. In an effort to increase the supply of housing, the administration through its Department of Planning and Development will create a low-interest loan pool targeted for the rehabilitation of vacant units.

If through this new program the city is able to place even a portion of these vacant units back in the housing market, it will increase the number of units available to its citizens and contribute to decreased housing demand.

III. Assistance For Local Non-Profit Housing Groups To Buy, Rehabilitate And Sell Abandoned Homes For Reasonable Prices.

Due to the demand for housing, many abandoned properties are

now becoming attractive to rehabilitate. In order to encourage neighborhood-based, non-profit housing corporations to purchase and rehabilitate abandoned structures, the administration will continue to provide financial assistance.

The administration will work with these neighborhood housing groups, financial institutions, and the Rhode Island Housing and Mortgage Finance Corporation to secure low interest mortgages.

IV. Multi-Year Property Tax Abatement Program for Building Houses On Vacant Lots in Targeted Areas.

There are an abundance of vacant lots of varying size in the city. Most of these lots are privately owned, but several hundred are owned by the city through condemnation or are tax reverted.

In order to encourage the construction of new housing on its vacant lots, the administration will submit a multi-year tax abatement program to encourage housing construction. Property taxes are a consideration when one builds or buys a home. By abating the cost of property taxes for the building, the city encourages, through the marketplace, individuals and developers to construct new housing units in selected areas of the city.

V. Appoint A Commission to Review Building Codes to Determine if Certain Regulations Discourage Affordable Housing Construction.

Several studies have indicated that some regulations add to the cost of housing. While many regulations are necessary, there may be some that are not related to safety which could be relaxed

to encourage the construction of affordable housing.

In an effort to examine this possibility, the administration will appoint a study commission.

VI. Reviewing Certain Zoning and Building Code Laws/Regulations which Discourage Conversion of Downtown Property to Residential Units.

A thorough review of the zoning laws and regulations is currently underway. It is expected that the review will make certain recommendations to change existing zoning rules. Those recommendations which promote the creation of converted commercial, industrial, and retail space for housing, will receive swift attention and promotion by the administration.

VII. Implementing A Sliding Rate Speculation Tax on Non-Owner Occupied Repeat Property Sales.

Providence is becoming a popular place to live. As a result of relatively cheap housing prices and the attractiveness of the city's quality of life, some real estate speculators are purchasing property for a short period of time only to resell it for substantial financial gain.

To discourage speculation, the administration will ask the city council to approve a sliding rate speculation tax on property held less than 18 months. The longer an owner keeps the property the less he will pay in speculation taxes.

This tax will not apply to an owner-occupied building. Thus, someone who resides in a home and for a variety of reasons(

i.e. job transfer, need for greater space, etc.) has to sell will not be penalized. The tax is to discourage the rapid turnover of property by non-resident speculators.

VIII. Utilizing Federal Grant Assistance to Reduce Mortgage Rates for City Residents.

By using the repayment of loans given to private developers, the city will be able to help reduce mortgage rates for city residents.

Using innovative financing, such as the sale of the city's Urban Development Action Grant to RIHMFC, the city through RIMFC will help write down mortgage rates for citizens of Providence who desire to purchase or construct a home.

The administration will continue to utilize the repayment of other Urban Development Action Grants in a like manner. It will also continue to apply for UDAG's to insure a continuous flow of funds to finance worthy housing programs.

The city will "piggy-back" this reduced mortgage program with its program to promote new housing on vacant lots. Encouraging home building on vacant space leads to a more viable neighborhood and eventually increases the city's tax base.

IX. Continuing to Use Community Development Block Grant Funds for Housing Programs.

The administration plans to continue to maximize the use of remaining Community Development Block Grant funds in promoting housing.

The Elderly and Handicapped House Painting Program will be refunded. Funds will be allocated to assist neighborhood housing groups, and continued assistance will be offered to those property owners who participate in the Federal Moderate Rehabilitation Program. This program provides financial rehabilitation to private property owners who rehabilitate their property for low-and moderate- income tenants.

X. Creating A Housing Court and Speeding Up the Prosecution of Housing Cases.

The city submitted legislation to the Rhode Island General Assembly seeking the creation of a Providence Housing Court. The General Assembly, recognizing the unique housing problems in the city, passed the bill.

The Providence Housing Court has become a reality, and the city has cleared a major hurdle in prosecuting housing code violators.

XI. Establishing A Housing Arbitrator Position.

The administration will propose establishing a housing arbitrator. The purpose of the arbitrator will be to settle disputes between landlords and tenants. While voluntary, the tenant and landlord would agree to submit disputes to be settled by the appointed administrator. The creation of this post could hopefully accelerate housing disputes which usually end up delayed in court.

XII. Seeking Funds to Make Physical and Management
Improvements for the Providence Housing Authority.

Many of the housing developments managed by the Providence Housing Authority are in deplorable condition and in need of rehabilitation. The administration will continue to seek federal funds to improve public housing units.

XIII. Asking the RIHMFC to Start A Rental Production Program
To Replace the Diminishing Number of Federally Subsidized
Housing Units.

The federal government has gradually cutback its direct participation in the production of rental housing units. Since the City is unable to provide the direct financing for rental housing units, the administration calls on Rhode Island Housing and Mortgage Finance Corporation (RIMFC) to implement programs which are designed to stimulate the production of privately-owned rental housing in Providence. This program, and others similar to it, should be encouraged to provide the necessary funding for the creation of rental units.

CHAPTER FIVE

CONCLUSION

In general, the federal and state responses to the homeless crisis have had a history of being uncoordinated, shortsighted and ineffective. Most importantly, there has been a lack of commitment and interest. This can be demonstrated by: the lack of support systems and sufficient programs for the deinstitutionalized mentally ill, the cyclic nature of the social support systems that do not permit the homeless to upgrade their housing, such as gentrification of housing stock, lack of incentives for the construction of affordable housing, the Federal administration's myopic view of the housing crisis and Federal social service guidelines which underestimate the cost of living.

It is my general thesis that there is a need within federal and state organizations to prioritize the situation of the homeless. As a historical study reveals, the homeless crisis is not a short term social issue, but rather is one which is of long term duration and must be addressed immediately.

5.1 Summary of Recommendations

I. Federal Government

1. The Federal government should issue an executive

order to all federal departments and lead agencies declaring homeless a national emergency and a fundamental issue of the 1990's. In doing so, the directive would be for all federal agencies to expedite assistance to the homeless.

2. Federal agencies and departments with assistance programs that could aid the homeless should establish and implement outreach efforts to seek out and assist the homeless. Furthermore where appropriate, they should modify certain eligibility requirements and expedite the processing of applicants for aid.

3. The Federal government should expand housing assistance programs and foster new policies to alleviate the scarcity of low-income housing by increasing the supply.

4. The National Institute of Mental Health and state mental health agencies should formulate models for community mental health centers to further fill the void created by the deinstitutionalization of the mentally ill.

5. The FEMA Emergency Food and Shelter Program should be greatly expanded.

6. The Federal Health Service should be further used to provide medical services to the homeless.

7. Most shelters are able to offer little more than a

roof over the heads of the homeless. The Congress should appropriate funds for shelter to offer emergency shelter, food, immediate care, psychiatric care and employment counseling for individuals and families.

II. State Government - Rhode Island

1. A stronger intergration of state social service response to the homeless is needed. The creation of a coordinator of housing services, at the state level, to assist in the establishment of public policy for the provision of adequate housing to meet the needs of all income groups as well as to advocate for policies affecting the homeless.

2. The Rhode Island General Assembly should enact the current proposed legislative bills,

86 - H 5089

86 - H 7783

86 - H 7759

III. Local Government

1. That the recommendations proposed by the Providence Task Force on the Homeless regarding the establishment of a Comprehensive Emergency Services Center and the further implementation of the Mayor's Thirteen Point Housing Program be carried out by the City of Providence.

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APPENDIX

EXISTING RESOURCES

There are presently twenty agencies that provide shelter in the state of Rhode Island, of these twenty agencies eight are located in Providence.

The State's total budget for emergency shelters for fiscal year 1987 totaled \$421,339 of which \$200,000 was state money and matching federal local dollars for catastrophic aid such as fire, hurricane, flood, etc. The appropriation for Providence during this period was \$289,459 or 69 % of the total statewide budget for emergency shelters.

SHELTER PROVISIONS IN THE CITY OF PROVIDENCE

The eight shelters located within the boundaries of the City of Providence vary in capacity, type, eligibility, and reason for usage.

- 1.) Urban League: is a shelter for single adult males, with a capacity to serve 57 males. It is open from (Winter Months) 7 pm to 7 am every night and is closed 5 p.m - 7 a.m. during the day as to encourage the clients to find other housing resources and job possibilities.
- 2.) Amos House: has two separate houses, one for single men and one for single women. It is also closed during the day to encourage clients to seek alternatives,
- 3.) Single Women & although it's soup kitchen

serves breakfast and lunch. Social services are provided in a small office attached to the soup kitchen. Beds are provided for 12 men and for 12 women.

- 4.) Salvation Army: provides beds for 8 men on a night to night bases. It should be noted that the Salvation Army provides most of their beds to men and women involved in their rehabilitation program. ***
- 5.) Womens Center: is a shelter for victims of domestic violence, primarily who's bed capacity is 23. It should be noted that males over the age of 13 years old may not be admitted. Social services and advocacy are provided on a daily basis. A client's stay is approximately 6 weeks.
- 6.) Advent House: is a combination emergency shelter and transitional shelter. Bed capacity is 11 beds. Men over 18 years of age are accepted and provided with advocacy social services as to encourage self sufficiency, employment, and housing.
- 7.) Emmanuel House: this transitional shelter with longer term placement of 3-6 months, is comprised of 11 beds .,(5 beds for singles and 6 beds for couples), other combinations are possible as the need dictates. As with the Advent House, concentration is placed on independence and self sufficiency in areas of budgeting, job training, stable employment, etc.
- 8.) Interim House: has a bed capacity of 50, the breakdown however is for 6 apartments and 2 apartments for 10-20 single women. Social services are on the premises Monday through Friday, and because of the physcial setting of the buildings, the Interim House is able to accomodate intact families as well as single head of household families (male and females) in homeless situations.

TOTAL BEDS: 181

YOUTH PLACEMENT

In addition to the above listed shelters which are restricted to people over the age of 18, there are 5 shelters for youths (under the age of 18).

- 1.) John Hope Settlement House - 8 beds for females
- 2.) Witmarsh Shelter - 8 beds for males
- 3.) Communities for People - 4 beds for males
as of July 1st additional 4 beds for males
- 4.) Washington Park Emergency Shelter 7 beds --co-ed
(Birth to 12 years of age)

These shelters are for youths (birth to 18) in D.C.F. custody only. They are direct placements made by D.C.F.

Thus, the total number beds in the City of Providence is 181 beds, with 31 additional beds for youth placement.

- 78 -

*** Other beds are available only for those who are involved in the alcohol rehab programs, therefore, they were not counted as available beds.

Also to be noted is the fact that Shelter Services Incorporated made a determined effort to increase S.R.O's by taking over the Continental Hotel but found the building structurally unsound. Another setback was the denial of the Zoning Board to allow the Sisters of Mercy to develop the McAuley House Project.

TRAVELERS AID SOCIETY

Travelers Aid provides professional counseling and emergency assistance to people in crisis whose problems are related to movement from one area to another.

The services of Travelers Aid meet a broad range of problems presented by clients of many lifestyles and in a variety of situations. Crisis counseling is in-depth, intensive and short term geared toward stabilizing the situation and dealing with the underlying problems.

The Travelers Aid Society of Rhode Island is part of the national "Chain of Services" which is a network of Travelers Aid Agencies covering 3,000 communities.

Services Provided:

1) Emergency Assistance:

food, shelter, transportation

2) Long Distance Contact

3) Protective Travel Service

4) Resettlement Services

5) Referrals:

clothing, medical assistance, alcohol/drug
counseling, employment assistance

* 6) Special Services:

Runaway Youth Project

Free Medical Van - provides medical services

EMERGENCY FOOD PANTRIES AND SOUP KITCHENS
AND SHELTERS LOCATED IN PROVIDENCE

ORGANIZATION	ADDRESS	PHONE NUMBER
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PROVIDENCE 02903

Cathedral of St. John Provides for/accepts:	271 North Main Street Food Baskets, Food Vouchers, Rent and Fuel Assistance, Clothing.	331-4622
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Mathewson Street United Methodist Church Provides for/accepts:	134 Mathewson Street Food Baskets, On-Site Meals.	463-8391
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St. Francis Chapel Provides for/accepts:	20 Page Street On-Site Meals.	331-6510
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St. John Roman Catholic Church Provides for/accepts:	57 Sutton Street Food Baskets.	274-3316
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St. Peter and Paul Cathedral Provides for/accepts:	26 Pond Street Food Baskets.	331-2434
----------------------------------------------------------	---------------------------------	----------

S.V.D.P. Emergency Assistance Provides for/accepts:	Broad Street and Stewart Food Baskets, Food Vouchers, Rental and Fuel Assistance.	421-7833
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PROVIDENCE 02905

Pentecostal Church of God In Christ Provides for/accepts:	Mystic Street Food Baskets, Clothing.	467-7229 941-3762
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Project Outreach Washington Park United Methodist Church Provides for/accepts:	1520 Broad Street Food Baskets, Food Vouchers, Rent and Fuel Assistance, Clothing.	941-6244
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St. Michael's Church-SVDP Provides for/Accepts:	239 Oxford Street Food Baskets, Food Vouchers, Rent, Cash and Fuel Assistance, Clothing.	781-7210
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Trinity United Methodist Church Provides for/Accepts:	375 Broad Street On-Site Meals.	331-5990
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Urban League	246 Prairie Avenue On-Site Meals.	351-5000
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PROVIDENCE 02906

Holy Rosary Provides for/Accepts:	17 Traverse Street Food Baskets, Food Vouchers, Rental and Fuel Assistance, Clothing.	751-2392
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Olney Street Baptist Church Provides for/Accepts:	100 Olney Street Food Vouchers, On- Site Meals.	272-1024
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Second Presbyterian Church Provides for/Accepts:	500 Hope Street Food Baskets.	861-1136
--------------------------------------------------------	----------------------------------	----------

United Way of S.N.E. Provides for/Accepts:	229 Waterman Street Food Baskets.	521-9000
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St. Raymond's SVDP Provides for/Accepts:	20 Eighth Street Food Baskets, Food Vouchers, Rent and Fuel Assistance.	772-5631
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PROVIDENCE 02907

Advent House Provides for/Accepts:	191 Linwood Avenue On-Site Meals.	273-8946 273-4239
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Amos House Provides for/Accepts:	56 Somerset Street Food Basket, Food Vouchers, On-Site Meals, Rent and Fuel Assistance, Cash Assistance and Clothing.	272-0220
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Assumption-SVDP	791 Potters Avenue	941-1248
Provides for/Accepts:	Food Baskets and Clothing.	

Calvary Baptist Church	747 Broad Street	461-7507
Provides for/Accepts:	Food Baskets, Food Vouchers and Clothing.	

Catholic Inner City	742 Broad Street	941-5600
Provides for/Accepts:	Food Baskets, Food Vouchers, Rent and Fuel Assistance.	

PROVIDENCE 02907

Church of All Nations	123 Lexington Avenue	941-7499
Provides for/Accepts:	Food Baskets.	

Church of the Epiphany	542 Potters Avenue	941-5095
Provides for/Accepts:	Food Baskets, Fuel and Cash Assistance, as well as clothing.	

Dorcas Place	9 Atlantic Avenue	941-2180
Provides for/Accepts:	Food Baskets.	

Ebenezer Baptist Church	475 Cranston Street	351-1368
Provides for/Accepts:	Food Baskets and Clothing.	

Elmwood Community Center	155 Niagara Street	461-7940
Provides for/Accepts:	Food Baskets, Food Voucher Rent and Fuel Assistance, as well as Cash Assistance.	

Grace and Hope Mission	378 Cranston Street	421-4160
Provides for/Accepts:	Food Baskets, On-Site Meals, and Clothing.	

Hood Memorial A.M.E. Zion Church	126 Adelaide Avenue	461-4646
Provides for/Accepts:	On-Site Meals.	

John Hope Settlement House	7 Burgess Street	861-2960
	Food Baskets, Food Vouchers and Clothing.	

McAuley House	163 Niagara Street	941-9013
	On-Site Meals.	

Project H.O.P.E.	924 Broad Street Food Baskets and On-Site Meals.	941-1020
Providence Assembly of God. Provides for/Accepts:	353 Elmwood Avenue Food Baskets, Cash Assistance and Clothing.	461-7210 467-5018
Providence Cooperation Provides for/Accepts:	525 Public Street Food Baskets and Clothing.	781-6661
St. Martin de Porres Center Provides for/Accepts:	160 Cranston Street Food Vouchers, Rent Assistance and Clothing.	274-6783
St. Paul's Lutheran Church Provides for/Accepts:	445 Elmwood Avenue Food Baskets, Food Vouchers, Cash Assistance and Clothing.	941-5100
Shaw Memorial A.M.E. Zion Church Provides for/Accepts:	148 Wadsworth Street Food Baskets and On-Site Meals.	467-3956
West End Community Center	109 Bucklin Street Food Baskets and Food Vouchers.	781-4242
PROVIDENCE: 02908		
CHIC Provides for/Accepts:	420 Smith Street Food Vouchers.	521-3300
Mary House Ministry Provides for/Accepts:	17 Washburn Street Food Baskets, Food Vouchers, Rent and Fuel Assistance	274-6286
Smith Hill Center	110 Ruggles Street Food Baskets.	331-4290
PROVIDENCE 02909		
Chuch of the Messiah Provides for/Accepts:	10 Troy Street Food Baskets.	351-2144

Federal Hill House Provides for/Accepts:	9 Courtland Street Food Baskets, Food Vouchers and Clothing.	421-4722
Holy Cross Roman Catholic Church Provides for/Accepts:	645 Hartford Avenue Food Baskets, Rent and Fuel Assistance, and Clothing.	274-5225
Hope Neighborhood Association Provides for/Accepts:	529 Plainfield Street Food Baskets.	944-8300
Joslin Community Development Corporation Provides for/Accepts:	231 Amherst Street Food Baskets, Food Vouchers and Fuel Assistance.	421-8062
Nickerson Community Center Provides for/Accepts:	133 Delaine Street Food Baskets, Fuel and Cash Assistance and Clothing.	351-2241
St. Anthony's Church - SVDP Provides for/Accepts:	549 Plainfield Street Food Baskets, Food Vouchers, Fuel Assistance and Clothing.	943-2300
St. Mary's Provides for/Accepts:	538 Broadway Food Baskets, Food Vouchers.	274-3434
St. Teresa's Provides for/Accepts:	18 Pope Street Food Baskets, Food Vouchers, Rent and Fuel Assistance, as well as Cash and Clothing.	831-7714

PROVIDENCE'S
HOUSING PROGRAMS AND RESOURCES
DIRECTLY ADMINISTERED BY THE DEPARTMENT OF PLANNING
AND DEVELOPMENT

Rental Rehabilitation Program

The program can provide a 50/50 matching grant of up to \$5,000 per rental apartment. The property owner must match the Rental Rehab funds with private funds. The apartments must be initially rented to low or moderate income tenants and the owner must participate in a fair marketing effort through the Providence Housing Authority. The program by Federal Regulations is limited to low and moderate income areas. The program is available in the following neighborhoods: West End, Smith Hill, Lower Mount Hope, Elmwood, Olneyville, Upper and Lower South Providence, Federal Hill, Washington Park Target Area and Manton Target Area.

6% HOME IMPROVEMENT LOANS

The program provides 6% Home Improvement Loans (max. \$20,000) in three Providence Redevelopment Agency Project Areas. The loans are made through a local bank and use its standard loan eligibility criteria. The three neighborhood projects areas are: West End, Trinity Gateway and Upper South Providence.

ELDERLY AND HANDICAPPED HOMEOWNER'S PAINT PROGRAM

This program provides a fixed grant (deferred loan) to be used toward the exterior painting of an income eligible homeowner's residence. Fixed grant amounts available are as follows:

- | | |
|---------------------------------|---------|
| 1) One Family Home | \$1,200 |
| 2) Two Family Home | \$1,700 |
| 3) Three or Greater Family Home | \$2,200 |

The homewoner will be primarily responsible for arranging for the exterior painting of his/her property including preparing a written work write-up, securing (2) contractors to bid the job and utilizing a reasonable construction contract. The program serves all Providence neighborhoods.

RENT ESCROW FOR EMERGENCY REPAIR PROGRAM

This program is a joint effort of the Department of Inspections and Standards and the Department of Planning and Development. The program provides a Mechanism of Last Resort whereby tenants rents are escrowed to make repairs necessary to alleviate Emergency Violations of the Housing Code. The program is only utilized after efforts to have the landlord make the repairs have failed. The abatement of housing Code Violations through the use of this program is strictly limited to situations of imminent threat to a tenants health or safety.

VACANT LOT PROGRAM

City Ordinance, Chapter. 1986-28, NO. 318

The P.R.A. through its condemnation process takes tax reverted lots from the City, clears the title to such lots and makes the lots available for sale to the public for the following uses:

- Creation of side yards and/or parking for abutting owners.
- Creation of affordable housing by non profit organizations.
- Creation of house lots for owner occupants.
- Creation of land banks for future neighborhood development.

600 lots have been set aside for transfer through this program. The first 200 lots were made available in the Spring of 1987.

Providence Housing Fund

Loan repayments (\$524,784 @ Yr., 27 Yrs.) from the Fleet Garage Urban Development Action Grant have been designated by R.I.H.M.F.C. as the Providence Housing Fund. The fund is available as supplemental funding for R.I.H.M.F.C. programs available to Providence residents. The fund has the following objectives:

- Create home ownership opportunities for families with income below 80% of median
- Create rental opportunities for families with income below 50% of median

- Stimulate new construction of owner occupied and rental housing on vacant lots
- Encourage rehabilitation of abandoned and delapidate homes

In late Feb. 1987, \$5,000,000 in 8% mortgage money has been set aside for Providence to be used in conjunction with interest write downs from the Providence Housing funds.

Providence Housing Trust Fund

The proceeds from the Fleet Garage U.D.A.G. sale in the amount of \$5,806 have been set aside in a trust fund by R.I.H.M.F.C. and designated for the following:

Loans for projects that would be eligible for either

- 1) Low income housing rehabilitation tax credits or
- 2) C.D.B.G. loans must be a first lien on the eligible project.

Linkage Funds

Developers of large commercial retail and residential projects in the City that receive substantial city assistance in the form of grants, loans, development parcels, tax concessions and other development incentives are being requested to make a financial contribution to a neighborhood development fund.

Providnece Local Development Corporation (P.L.D.C.)

1% of every P.I.D.C. loan is set aside for neighborhood development.

Housing Development Action Grants (HODAG)

Development grants are awarded by H.U.D. after a national competition sponsored by the City for residential projects in which 20% of the units must be for families earning less than 80% of the areas median income. Development grants cannot exceed 50% of the projects construction or rehabilitation cost.

Funds Available by Project

Indian Village is a (36) unit, town house type, rental project located in Upper South Providence. It is a joint venture between Women's Opportunity Realty Corp. and the Rhode Island Indian Council. Rents will be set at existing fair market Section 8 levels (25 units are 3 Bedrooms). Eight units will be reserved for lower and very low income families. The project broke ground in the Spring of 1987.

The Renaissance is a (87) unit, seven story apartment type building, rental project is located in Federal Hill. It is being developed by O. Ahlborg and Sons. Rents will be set at existing fair market Section 8 level (80 units are (1 Br.) 18 units will be reserved for lower and very low income families. Project is scheduled to break ground Fall, 1987.

Stop Wasting Abandoned Property (SWAP)

SWAP concentrates on providing homeownership opportunities for primarily lower income families. In the past these

opportunities revolved around the rehabilitation of abandoned properties by SWAP homesteaders. SWAP operates in Providence's lower income neighborhoods.

Providence Preservation Society Revolving Fund

The PPS Revolving Fund provides rehabilitation technical assistance and GAP financing to assist homeowners with the restoration of homes in three target areas located in the Armory District, North Elmwood and Upper South Providence.

Elmwood Neighborhood Housing Services Inc.

ENHS is part of the national N.H.S. network. ENHS assists Elmwood residents improve their homes and coordinates various neighborhood improvement projects.

Women's Development Corporation

W.D.C. does project packaging of low and moderate income housing developments for itself and others. W.D.C. does project development through for-profit Women's Development Realty Corporation.

In addition, W.D.C. manages completed projects through the for profit Housing Opportunities Corporation.

West Broadway Incentive Corporation

The West Broadway Incentive Corporation acts as a liaison

between area residents, the City of Providence and other organizations for neighborhood and home improvement projects.

South Providence Revitalization Corporation

S.P.R.C. promotes housing rehabilitation and homeownership opportunities in the South Providence Neighborhood. S.P.R.C. also sponsors subsidized housing (sec. 8 substantial rehab. and Sec.8 moderate rehab.) and oversees the management of such projects.

The Elmwood Foundation For Architecture and Historical Preservation

The Elmwood Foundation promotes the architectural and historical heritage of the Elmwood Neighborhood.

Omni Development Corporation

Omni Development produces low cost homes for lower income families. Omni is a development initiative of O.I.C. of R.I. Omni's first project is (5) \$60,000 homes (1,125 S.F.) built on P.R.A. land in Upper South Providence. Homes to be occupied by Fall 1987.

Habitat For Humanity

Habitat is an ecumenical christian organization that builds affordable homes with the poor. Poor families contribute sweat equity. Habitat provides technical assistance, volunteer labor

and a no interest mortgage. The homes are sold at no profit. Habitat began in the winter of 1986, considered South Providence as a site for its initial effort in R.I.

Rhode Islanders Saving Energy (RISE)

RISE is a private non-profit organization supported by R.I. utility companies that assists Rhode Island residents make their homes more energy efficient. RISE can provide energy audits, RISE energy loans, tighten-up matching grants, elderly no interest loans, and a certified contractor list.

Tax Abatement For Rehabilitate Abandoned Homes

City Ordinance, Chap. 1978-15, No. 329

Individual homeowners and non-profit organizations who purchase and rehabilitate an abandoned home can apply to the City Collector for abatement of back taxes and other municipal liens. This city ordinance has predominately been utilized by S.W.A.P homesteaders.

Tax Reverted Abandoned Home Sales

City Ordinance, Chap. 1982-53, No. 436

The City Properties committee sells abandoned tax reverted property for the cost of performing the title plus (10) percent. Revenues from the sale are made available to the City Solicitor for the purpose of perfecting titles on additional tax reverted

abandoned homes. Sales preference is given to owner occupants.

Providence Community Action Program Inc. (PRO-CAP)

ProCap administers social service and anti-poverty programs in Providence. ProCap provided the following housing assistance:

Emergency Housing Assistance Program uses funds provided by RIHMFC to provide temporary financial assistance for payment of rent or mortgage (limit (2) months) to families earning less than 60% median income (family of (4) \$19,240).

Weatherization Assistance Program provides weatherization work (max.\$960) which can include replacement of oil burner (gun) on inoperable units. Applicants must be income eligible (family of (4) \$17,500). There is a (2) year waiting list.

Boiler Replacement Program will replace inoperable boiler for income eligible families. Maximum replacement cost per unit is \$1,300.

Providence Housing Authority

The Providence Housing Authority is responsible for the administration, maintenance and construction of public housing in Providence. Currently the P.H.A's main program components include:

Management of (13) public housing projects containing 1,056 elderly units and 778 family units.

Administration of (806) Sec.8 existing certificates (rental subsidy that goes with tenant).

Administration of (309) Sec.8 mortgage rehabilitation certificates (rental subsidy tied to specific apartment).

Administration of (129) housing voucher (rental subsidy tied to tenant).

Issuing authority for Sec. 11-B non-taxable construction bonds.

STATE AND CITY
HOUSING PROGRAMS AND RESOURCES

Rhode Island Housing "New Beginning" Programs

8% Homeownership Opportunity mortgages for qualified persons to buy a one, two or three-family home, or to build a one-family home, were made available on September 15, 1986.

Providence Housing Fund Mortgage Program

Mortgages with rates of 6% for years one and two, 7% for years three and four and 8% for the remainder of the term were made available on February 23, 1987 for qualified persons to buy or build a home in the City of Providence. Original R.I. Housing allocation: \$5 million, plus proceeds from repayment of the Providence Fleet Center UFDAG. Program run in partnership with the Providence Department of Planning and Development.

Elderly Home Equity Program

Five million was made available in Fall, 1986 by Rhode Island Housing to allow qualified homeowners age 68 or older to use the equity in their homes for a mortgage loan. Applicants receive a monthly, tax-free payment for a period of 10, 15 or 20 years. The program is run in a partnership with Rhode Island Department of Elderly Affairs, (Aver.Loan \$50,000).

Affordable Housing Partnership Program

Construction Loan Program Phase:

\$2,500,000 set aside in October, 1986

\$300,000 in construction loan financing for Opportunities Industrialization Center of Rhode Island, Inc. (OIC) in Fall, 1986 for new construction of five three-bedroom homes in the Trinity Gateway Revitalization Area of South Providence.

Emergency Housing and Shelter Trust Fund

Capital Fund Grants for Emergency Shelters, \$1 million allocated by Rhode Island Housing in November, 1986 as a capital grant fund to finance improvements and/or expansion of existing emergency shelter facilities, and construction of new shelter facilities. \$457,000 was awarded for improvements/expansion in November, 1986.

Emergency Housing Assistance Program

In Fall, 1986, Rhode Island Housing established a \$3 million trust fund, proceeds from which are to provide temporary help for people with shortterm housing needs.

STATEWIDE
PROGRAMS AND FUNDING AVAILABLE TO LOW-INCOME FAMILIES
AND INDIVIDUALS

AID TO FAMILIES WITH DEPENDENT CHILDREN (AFDC)

Is a federal-state income maintenance benefits program available to families with children under the age of 18 where the primary wage earner is unemployed, or one parent is incapacitated, or where there is a deprivation of support due to the absence of the wage earner. Benefits are also available to pregnant women and children.

In the current fiscal year, the Department of Human Services has an estimated caseload of 16,020 with the shared cost of the AFDC program projected to be \$31,238,414 of state funds and \$43,065,199 of federal funds. Not included in these amounts is the shared cost of medical assistance, which is automatically provided. In Providence, there are 6,600 individuals receiving this aid.

GENERAL PUBLIC ASSISTANCE (GPA)

Is a benefit program of 100% state funds to meet the needs of poor people who do not qualify for the AFDC program. The program is administered through the welfare offices of the the thirty-nine cities and towns, who issue the welfare checks. The communities are reimbursed in total by the state.

The Rhode Island Department of Human Services has an estimated caseload of 4,875 in the current fiscal year, with a program cost of \$23,980,000.

SUPPLEMENTAL SECURITY INCOME (SSI)

Benefits are paid to elderly, blind and severely disable people. The program is administered at the federal level by the Social Security Administration. State monies are transmitted to the federal government who use the funds to supplement the federal payment.

There is an estimated caseload of 14,990 with an added component of personal needs payment of 1,125, as reported by DHS. The total cost to the state is \$10,183,813.

STATE EMERGENCY MANAGEMENT AGENCY

In case of a disaster, an emergency plan is coordinated throughout the state through the Emergency Management Agency. This plan will include the use of buildings for additional shelter space in order to provide necessary housing in time of a crisis.

CATASTROPHIC AID

Is used to fund emergencies such as fire, flood, moving expenses and welfare checks reported not received by the client.

FOOD STAMP PROGRAM

One of the few entitlement programs available to low and no-income persons without regard to categorical eligibility. This program is 100% federally funded and is disbursed to the eligible clients in the form of coupons, which are redeemable for non-prepared food. In Rhode Island, forty two percent of the food stamp transactions took place in Providence.

WOMEN, INFANT AND CHILDREN

Serves the women and children who are nutritionally at risk. Vouchers are issued for specific food items of a nutritional feed program for pregnant women, post-partum and breast-feeding women and children up to the age of five.

FUEL ASSISTANCE

Is a federally funded program to assure delivery of energy services to eligible low income individuals in the state. The program reduces the impact of high energy cost on the low income families by assisting eligible households with residential heating costs.

The program is scheduled to serve approximately 35,000 eligible households with an average allotment of \$315. In cooperation with the Fuel Assistance Program is the

weatherization program, which is designed to make older homes having fallen into disrepair or having antiquated heating system more energy efficient. This program centers on the low income and is projected to serve 1,200 households at an average cost of \$470. Both programs are operated under the auspices of the Governor's Energy Office.

RENT ASSISTANCE PROGRAM

The Rental Assistance Program is funded by RIHMFC and distributed to cities/towns through the nine cap agencies that exist in Rhode Island. Eligibility criteria is based on the 1980 Poverty Guideline Statistics. Factors such as income, need and the situation surrounding each individual are reviewed to determine his/her eligibility for assistance. The program cost for one individual/family cannot exceed \$1,200. Funds for security deposits, first month's rent and in some cases overdue rent (due to a sudden loss of income) are available to those who qualify.

Forty one percent of the rent assistance requests made in the State of Rhode Island were made by Providence residents in the period of January through March 1987. One thousand four hundred and twelve requests were made statewide, five hundred and seventy-six of those request were by Providence residents.

FEDERAL
HOUSING PROGRAMS AND RESOURCES

Low-Income Housing Tax Credits

Tax credits are available for 1) new construction or substantial rehabilitation of qualifying low-income multifamily housing or 2) for the cost of acquiring existing rental housing. 20% of units must be occupied by families below 50% median income or 40% of units must be occupied by families below 60% median income.

Projects in Service 1987

-Tax credit for new construction/sub rehabilitation =
9% (Project Cost - Land - Federal Subsidy) x 10 years.

-Tax credit for acquisition = 4% (Project Cost - Land -
Federal Subsidy) x 10 years.

Projects in Service 1988 and 1989

-Tax credit for new construction/sub. rehabilitation =
7% (Project Cost - Land - Federal Subsidy) x 10 years.

-Tax credit for acquisition = 3% (Project Cost - Land -
Federal Subsidy) x 10 years.

Rehabilitation Tax Credit

Tax credits are available for

1) Old (50 Years +) non-historic building
(10 % credit) and

2) Historic Buildings (20% credit)

Full amount of credit must be deducted from depreciable basis. An owner may take both rehabilitation tax credit and low income housing tax credit on old or historic buildings.

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